

Information to identify the case:

Debtor 1	<u>Nancy I. Alicea</u>	Social Security number or ITIN	xxx-xx-7160
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-26670-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nancy I. Alicea

12/20/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Nancy I. Alicea
DebtorCase No. 19-26670-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db +Nancy I. Alicea, 6310 Lexington Avenue, Pennsauken, NJ 08109-4716
cr +Santander Consumer USA Inc., dba Chrysler Capital, c/o Stewart, Zlimen & Jungers, Ltd.,
2860 Patton Rd., Roseville, MN 55113-1100
518434523 +Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
518434524 City Select Auto Sales, 4375A Route 130 S, Burlington, NJ 08016-2249
518434528 +Financial Recoveries, 200 E. Park Dr., Suite 100, Mount Laurel, NJ 08054-1297
518434534 +Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Dec 21 2019 05:33:00 Brian Thomas, Brian Thomas, Esq,
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2019 00:56:44 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 21 2019 00:56:38 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518434520 +EDI: TSYS2.COM Dec 21 2019 05:33:00 Barclays Bank, P.O. Box 8803,
Wilmington, DE 19899-8803
518434522 EDI: CAPITALONE.COM Dec 21 2019 05:34:00 Capital One Bank, 15000 Capital One Drive,
Richmond, VA 23238
518434521 +EDI: CAPONEAUTO.COM Dec 21 2019 05:34:00 Capital One Auto Finance, P.O. Box 259407,
Plano, TX 75025-9407
518434525 +EDI: WFNNB.COM Dec 21 2019 05:34:00 Comenity Bank, PO Box 182789,
Columbus, OH 43218-2789
518434526 +E-mail/PDF: creditonebknofications@resurgent.com Dec 21 2019 01:02:58 Credit One Bank,
P.O. BOX 98875, Las Vegas, NV 89193-8875
518434527 +EDI: DISCOVER.COM Dec 21 2019 05:33:00 Discover Fin Svcs LLC, P.O. Box 15316,
Wilmington, DE 19850-5316
518434529 +EDI: AMINFOFP.COM Dec 21 2019 05:33:00 First Premier Bank, 601 S. Minnesota Ave,
Sioux Falls, SD 57104-4868
518434530 +EDI: BLUESTEM Dec 21 2019 05:34:00 Gettinton, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
518434531 +EDI: IIC9.COM Dec 21 2019 05:33:00 IC System, Inc., P.O. Box 64378,
Saint Paul, MN 55164-0378
518434533 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2019 01:03:01 LVNV Funding, LLC,
P.O. Box 1269, Greenville, SC 29602-1269
518434532 +E-mail/Text: bk@lendingclub.com Dec 21 2019 00:57:15 Lending Club Corporation,
71 Stevenson, Suite 300, San Francisco, CA 94105-2985
518434535 EDI: PRA.COM Dec 21 2019 05:33:00 Portfolio Recovery Associates, 150 Corporate Blvd,
Norfolk, VA 23502

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Andrew T. Cupit on behalf of Debtor Nancy I. Alicea atcupit@cupitlaw.com
Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.axosfs.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
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Date Rcvd: Dec 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6